

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED
AND RELATED MOTIONS

Name of Debtor(s): **Dwight D. Thompson
Earlene H. Thompson**

Case No: **14-31045**

This plan, dated July 20, 2016, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the
- confirmed or unconfirmed Plan dated October 9, 2014.

Date and Time of Modified Plan Confirming Hearing: **8/31/2016; 11:10 a.m.**

Place of Modified Plan Confirmation Hearing: **Judge Huennekens' Courtroom, 701 E. Broad St.,
Rm. 5000, Richmond, Virginia 23219.**

The Plan provisions modified by this filing are: **1; 2A; 4A; 5A; 11.**

Creditors affected by this modification are: **All Creditors.**

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$189,466.54**
Total Non-Priority Unsecured Debt: **\$82,099.56**
Total Priority Debt: **\$639.82**
Total Secured Debt: **\$169,022.62**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$365.00 monthly for twenty-nine (29) months; then \$200.00 monthly for seven (7) months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **11,985.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,469.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
County of King George	Taxes and certain other debts	639.82	Prorata 4 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
TitleMax of Virginia, Inc.	2004 Ford F150 Truck (177,000 miles) Location: 13139 State Road, King George VA 22485 2013 PP Tax Assessed Value = \$7275.00	N/A	3,583.39	7,275.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Dominion Management Svcs, Inc.	1999 Dodge Van (115,000 miles) Location: 13139 State Road, King George VA 22485 2013 PP Tax Assessed Value = \$2350.00	2,350.00	1,120.69
Outer Banks Beach Club II	Time Share Unit No. 13 E, Week No. 39 Outer Banks Beach Club Villa II Condominiums Kill Devil Hills, NC	1.00	590.00
Outer Banks Beach Club II	Time Share Unit No. 13 E, Week No. 39 Outer Banks Beach Club Villa II Condominiums Kill Devil Hills, NC	1.00	944.00
SPM Resorts	Time Share Unit No. 13 E, Week No. 39 Outer Banks Beach Club Villa II Condominiums Kill Devil Hills, NC	1.00	3,221.00
Wells Fargo Financial	2006 Chrysler Town & Country Van (103,000 miles) Location: 13139 State Road, King George VA 22485 2013 PP Tax Assessed Value = \$5900.00	6,617.54	6,617.64

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
TitleMax of Virginia, Inc.	2004 Ford F150 Truck (177,000 miles) Location: 13139 State Road, King George VA 22485 2013 PP Tax Assessed Value = \$7275.00	60.00	Ch.13 Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
TitleMax of Virginia, Inc.	2004 Ford F150 Truck (177,000 miles) Location: 13139 State Road, King George VA 22485 2013 PP Tax Assessed Value = \$7275.00	3,583.39	4.5%	112.45 34 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0.00 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment Prorata</u>
Seterus Inc.	3 BR, 2 BA single family home on 5.7 acres w/ 1/4 acre add'l parcel. Location: 13139 State Road, King George VA; 2014 RE Tax Assessed Value = \$157,700 - Schedule D secured debt discharged in Mr. Thompson's previous Ch.7 case	771.46	1,443.15	0%	9 months	

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
EZ Pass	EZ Pass Contract / Subscription

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
Capital One Bank (USA), N.A.	3 BR, 2 BA single family home on 5.7 acres with a 1/4 acre additional parcel covered under same 1st mortgage. Location: 13139 State Road, King George VA 2014 RE Tax Assessed Value = \$157,700 Purported Judgment lien (VOID - did not attach to TxE property), any and all debt, fees, costs, and interest associated with case #GV09013344-00 in the Richmond Gen.Dist.Crt. (also discharged in Ch.7 case)	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	\$1.00 \$1.00

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan.

Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

Signatures:

Dated: July 19, 2016

/s/ Dwight D. Thompson

Dwight D. Thompson

Debtor

/s/ Jason S. Greenwood

Jason S. Greenwood 74941

Debtor's Attorney

/s/ Earlene H. Thompson

Earlene H. Thompson

Joint Debtor

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan

Certificate of Service

I certify that on July 20, 2016, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Jason S. Greenwood
Jason S. Greenwood 74941
Signature

910 Littlepage Street
Suite A
Fredericksburg, VA 22401

Address

(855) 517-8855
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Dwight D. Thompson
Earlene H. Thompson

Debtor(s)

Case No. 14-31045
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Capital One Bank (USA), N.A. c/o CEO Richard D. Fairbank
1680 Capital One Drive, McLean, VA 22102-3491
Name of creditor

3 BR, 2 BA single family home on 5.7 acres with a 1/4 acre additional parcel covered under same 1st mortgage.
Location: 13139 State Road, King George VA; 2014 RE Tax Assessed Value = \$157,700
Purported Judgment lien (VOID - did not attach to TxE property), any and all debt, fees, costs, and interest associated with case #GV09013344-00 in the Richmond Gen.Dist.Crt. (also discharged in Ch.7 case)

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: 8/24/2016

Date and time of confirmation hearing: 8/31/2016; 11:10 a.m.

Place of confirmation hearing: Judge Huennekens' Courtroom, 701 E. Broad St., Rm. 5000, Richmond, Virginia 23219.

Dwight D. Thompson
Earlene H. Thompson

Name(s) of debtor(s)

By: /s/ Jason S. Greenwood
Jason S. Greenwood 74941
Signature

Debtor(s)' Attorney
 Pro se debtor

Jason S. Greenwood 74941

Name of attorney for debtor(s)
910 Littlepage Street, Suite A
Fredericksburg, VA 22401

Address of attorney [or pro se debtor]

Tel. # (855) 517-8855
Fax # (888) 580-8897

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
 certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 20, 2016.

/s/ Jason S. Greenwood
Jason S. Greenwood 74941
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:	
Debtor 1	Dwight D. Thompson
Debtor 2 (Spouse, if filing)	Earlene H. Thompson
United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA	
Case number (If known)	14-31045

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed
 Not employed

Debtor 2 or non-filing spouse

Employed
 Not employed

Occupation

Not Employed / Retired

Not Employed / Retired

Employer's name

Employer's address

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Dwight D. Thompson**
 Debtor 2 **Earlene H. Thompson**

Case number (if known)

14-31045

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 105.00	\$ 105.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
Medicare Deduction from Social Security		
5h. Other deductions. Specify:	5h. + \$ 105.00	+ \$ 105.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 210.00	\$ 210.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ -210.00	\$ -210.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 743.90	\$ 2,014.90
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 44.85
8h. Other monthly income. Specify:	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 743.90	\$ 2,059.75
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 533.90	+ \$ 1,849.75 = \$ 2,383.65
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 2,383.65	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain:	Debtors' health and age have prevented any realistic job opportunities at this juncture in this Ch.13 case. Both Debtor 1 and Debtor 2 are relegated a fixed Social Security income combined with Mrs. Thompson's small quarterly pension payment. These changes in financial circumstances are known or virtually certain at the time of confirmation of the Amended Ch.13 Plan in this case. See Hamilton v. Lanning, 560 U.S. 505 (2010); 130 S.Ct. 2464 (S.Ct. 2010)	

Fill in this information to identify your case:

Debtor 1	Dwight D. Thompson
Debtor 2 (Spouse, if filing)	Earlene H. Thompson
United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA	
Case number (If known)	14-31045

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **800.00**

Your expenses

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	25.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Dwight D. Thompson**
 Debtor 2 **Earlene H. Thompson**

Case number (if known) **14-31045**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 225.00
	6b. Water, sewer, garbage collection	6b. \$ 0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 255.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 375.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 20.00	
10. Personal care products and services	10. \$ 10.00	
11. Medical and dental expenses	11. \$ 130.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 125.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 10.00	
14. Charitable contributions and religious donations	14. \$ 0.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 175.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Amortized Personal Property Taxes	16. \$ 10.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: Pet & Vet Expenses	21. +\$ 25.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 2,185.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 2,185.00	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 2,185.00	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 2,383.65	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 2,185.00	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 198.65	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Aargon Agency
8668 Spring Mtn. Road
Las Vegas, NV 89117-4113

Advance America
Cash Advance
4152 Dale Blvd.
Woodbridge, VA 22193

Aleta Bryan
3637 High Pine Drive
Pompano Beach, FL 33065

Allied Cash Advance
Virginia LLC
dba Allied Cash Advance
3822 Jeff Davis Hwy.
Fredericksburg, VA 22408

American Info Source LP
as agent for Directv, LLC
Mail Station N387
2230 East Imperial Hwy.
El Segundo, CA 90245

American InfoSource LP
as agent for
Midland Funding LLC
PO Box 268941
Oklahoma City, OK 73126-8941

ARM
PO Box 129
Thorofare, NJ 08086

Asset Acceptance
P.O. Box 2036
Warren, MI 48090

Asset Acceptance LLC
P.O. Box 2036
Warren, MI 48090-2036

AT&T Mobility
PO Box 536216
Atlanta, GA 30353-6216

AT&T Services, Inc.
One AT&T Way, Room 3A104
Bedminster, NJ 07921

Capital One Bank (USA), N.A.
P.O. Box 85168
Richmond, VA 23286-8114

Card Services
PO Box 85619
Richmond, VA 23285-5619

CashNetUSA
PO Box 643990
Cincinnati, OH 45264-3990

CashNetUSA
200 W. Jackson
Chicago, IL 60606

CBE Group
1309 Technology Pkwy
Cedar Falls, IA 50613

Chase Auto
Attn: National Bankruptcy Dept
PO Box 295015
Phoenix, AZ 85038

Clark & Bradshaw, P.C.
PO Box 71
Harrisonburg, VA 22803-0071

Country Door
Attn:Bankruptcy
PO Box 2830
Monroe, WI 53566

County of King George
Treasurer
10459 Courthouse Dr.
Suite 100
King George, VA 22485

Dept. of Employment Svcs.
Office of Unemployment Comp.
Benefit Payment Control Branch
4058 Minnesota Ave, NE 4th Fl.
Washington, DC 20019

Dominion Management Svcs, Inc.
dba Cashpoint
171 Garrisonville Road
Stafford, VA 22554

Dr. Leonard's Shop Now
c/o Creditors Bankruptcy Svc.
PO Box 740933
Dallas, TX 75374

Equifax Credit Info Svcs, Inc.
P.O. Box 740241
Atlanta, GA 30374

Equifax Information Svc. Ctr.
P.O. Box 105873
Atlanta, GA 30348

Experian Information Solutions
Attn: Supervisor, Legal Dept.
701 Experian Parkway
P.O. Box 1240
Allen, TX 75013

Express Scripts
15001 Trinity Blvd.
Suite 300
Fort Worth, TX 76155

EZ Pass
PO Box 17600
Baltimore, MD 21297-7600

EZ Pass / Md Transit Authority
PO Box 17600
Baltimore, MD 21297-7600

F'burg Orthopaedic Assoc.
3310 Fall Hill Ave.
Fredericksburg, VA 22401

FBCS Inc.
2200 Byberry Road
Suite 120
Hatboro, PA 19040-3738

First Premier Bank
3820 N Louise Ave.
Sioux Falls, SD 57107

FNCC/Legacy Visa
Attn: Bankruptcy
PO Box 5097
Sioux Falls, SD 57117

Ford Motor Credit Corporation
Ford Motor Credit
PO Box 6275
Dearborn, MI 48121

Four Seasons
PO Box 320
Timber Lake, SD 57565

FourSeasonsCash.com
1712 Pioneer Ave.
Suite 120
Cheyenne, WY 82001

Fredericksburg Credit Bureau
10506 Wakeman Dr.
Fredericksburg, VA 22407

Fredericksburg Hospitalist Grp
P.O. Box 824153
Philadelphia, PA 19182-4153

Great Eastern Resort Corp.
P.O. Box 29352
Phoenix, AZ 85038-9352

Great Eastern Resort Corp.
c/o Clark & Bradshaw, P.C.
PO Box 71
Harrisonburg, VA 22803

Internal Med. Associates
of Centreville
6211 Centreville Road
Suite 700
Centreville, VA 20121

King George Medical Center LTD
c/o SA Medical of Virginia Inc
PO Box 845
Fredericksburg, VA 22404

LVNV Funding LLC
P.O. Box 10584
Greenville, SC 29603

Mary Washington Healthcare
1001 Sam Perry Blvd.
Fredericksburg, VA 22401

Massey's
c/o Creditors Bankruptcy Svc.
PO Box 740933
Dallas, TX 75374

Meta Bank/fFingerhut
6250 Ridgewood Road
St. Cloud, MN 56303

Metabnk/Fingerhut
6250 Ridgewood Rd.
Saint Cloud, MN 56303

Metrocast Communications
11387 Ridge Road
King George, VA 22485

Midland Credit Mgt.
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Funding
8875 Aero Dr.
Suite 200
San Diego, CA 92123

Midnight Velvet
Swiss Colony Midnight Velvet
1112 7th Ave.
Monroe, WI 53566

Naomi Roberts
13581 Princedale Drive
Woodbridge, VA 22193

National Recovery Agency
2491 Paxton St.
Harrisburg, PA 17111

Navy FCU
Attn: Bankruptcy
P.O. Box 3000
Merryfield, VA 22119

NVOMSA-Woodbridge
2020-A Opitz Blvd.
Woodbridge, VA 22191

Outer Banks Beach Club II
Owners Ass'n
PO Box 1190
Kill Devil Hills, NC 27948

Outer Banks Beach Club II
c/o Pinnacle Recovery Inc.
PO Box 130848
Carlsbad, CA 92013

Penn Credit Corp.
916 S. 14th Street
Harrisburg, PA 17104

Penny Turnipseed
PO Box 1204
Addison, TX 75001

Pinnacle Recovery Inc.
1776 S. Jackson Street
Suite 900
Denver, CO 80210

Portfolio Rec/Capital One Bank
Attn: Bankruptcy Dept.
PO Box 30285
Salt Lake City, UT 84130

Potomac Ear Nose & Throat PLLC
2070 Old Bridge Rd
Suite 103
Woodbridge, VA 22192-2495

Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Seterus Inc.
14523 SW Millikan Way St.
Beaverton, OR 97005

Seterus Inc.
PO Box 2008
Grand Rapids, MI 49501-2008

SPM Resorts
c/o Pinnacle Recovery Inc
PO Box 130848
Carlsbad, CA 92013

Stoneberry
PO Box 2808
Monroe, WI 53566-8008

TitleMax of Virginia, Inc.
dba TitleMax
15 Bull Street, Suite 200
Savannah, GA 31401

TransUnion
P.O. Box 6790
Fullerton, CA 92834

TransUnion
P.O. Box 2000
Crum Lynne, PA 19022

TransUnion
P.O. Box 1000
Chester, PA 19016

Trident Asset Management
5755 Northpoint Pkwy Ste
Alpharetta, GA 30022

Wells Fargo Bank
P.O. Box 660431
Dallas, TX 75266-0431

Wells Fargo Bank
PO Box 5058
MAC P6053-021
Portland, OR 97208-5058

Wells Fargo Dealer Svcs.
P.O. Box 19657
Irvine, CA 92623

Wells Fargo Financial
Wachovia Dealer Svcs
PO Box 3569
Rancho Cucamonga, CA 91729